

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

Case No.: _____

Judge: _____

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☐ Motion for Relief from the Automatic Stay filed by _____.
creditor,

A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$ _____, but have not
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: _____

Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Attachment to Chapter 13 Debtor's Certification of Default
Jeffery A. Sedor
Case No. 18-23704-MBK

I reviewed the MidFirst Certification of Default and post-petition payment history dated February 27, 2023. On March 1, 2023, not knowing the Certification of Default was filed I made a payment of \$1,720.00. The weekend of March 18th or 19th I will be making another \$1,720.00 payment. I should be able to make another payment to bring the account current before the return date of the hearing.

The Chapter 13 Trustee also filed a Motion to Dismiss that is returnable on April 26, 2023. As set forth in my response to the Trustee's Motion to Dismiss, I was out of work September, October, and November with knee replacement surgery. I returned to work in December and am now able to bring current payments to the Trustee and to MidFirst. I would respectfully request that this matter be set down for hearing on April 26, 2023 to coincide with the Trustee's Motion to Dismiss.